

IT'S YOUR BUSINESS

October 2011

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DISASTER HELP FOR FLOOD VICTIMS

If you are looking for government assistance for your business, register first for assistance through [FEMA](#) at (800) 621-3362, or (800) 462-7585 for people with speech or hearing disabilities.

The SBA and the [NBDIC](#) are standing by to help.

To learn more about our programs, please visit the [SBA Disaster site](#).

SBA.GOV
U.S. Small Business Administration

BANNER YEAR FOR SBA LOAN VOLUME IN NEBRASKA, \$167 MILLION BREAKS RECORD

The amount of small business loans across Nebraska financed through the SBA set a new record in Fiscal Year 2011, which ended Sept. 30.

The SBA approved 530 loans for \$167.5 million in loan guarantees through more than 90 banks and credit unions across the state, shattering the previous standard of \$153 million set last year, a jump of nearly 9.5 percent.

The average dollar amount per loan in Fiscal 2011 was \$316,156, an increase of 20.05 percent from 2010.

This is all the more remarkable in light of a sluggish market for commercial loans for small businesses in the rest of the country.

"We saw this year that the biggest issue for small businesses in Nebraska

continues to be access to credit, and it's encouraging to see they're continuing to take advantage of our loan programs in greater numbers," said Leon Milobar, District Director of SBA's Nebraska District Office.

"Even with the continuing challenges throughout the economy facing them, small businesses in this state are eager to seek opportunities, invest for the future, and create and keep jobs in our state," he added.

As a direct result of SBA-guaranteed small business financing throughout the state this fiscal year, nearly 2,000 new jobs are being created in Nebraska, and 4,300 jobs are being kept on payrolls.

Lender relations specialists from the Omaha-based office fanned out throughout the state this year, making almost 500 face-to-face visits to commercial

lenders to increase access and raise awareness of SBA-backed loan programs. The push for more SBA loans is backed by evidence that up-and-coming entrepreneurs drive the economic recovery and fear that small towns in Nebraska will suffer without jobs, products and services provided by local businesses.

SBA-backed loans were made to small businesses in 53 counties in Nebraska; 59 percent of those loans went to existing businesses while 41 percent went to start-ups. Rural small businesses received 185 loans, while those in more urban parts of the state received 336.

Loan volume to women-owned small businesses rose from \$21 million last year to \$24 million this year.

While the number of individual loans fell in certain parts of the state this fiscal (see *YEAR*, page 6)

SpencerWorks

BUILDING FUTURE SUCCESS WHILE PRESERVING HISTORY

Although necessity is the mother of invention, it's the mother of all frustrations which led to the creation of a small business in Lincoln, one that's building a reputation nationwide as the go-to place to mix technology with historic preservation.

John Spencer was a historical renovation contractor by trade who bought a century-old home in Lincoln some 20 years ago.

While the house was a dream, with classic moldings and quality workmanship, it came with a catch: every spring, he had to climb up and down ladders to remove each wooden storm window and replace it with wooden screens, and every fall had to do the reverse – and we're not talking just a couple of windows, either.

After a few years he was frustrated with all that work

every time the seasons changed. So he looked for a better way.

"I couldn't find a wood frame with the storm window and screen combination," Spencer said, "so I went to my workshop, designed one myself and came up with a prototype that worked."

If the story ended there, it still would be a nice tale of ingenuity. And for about 13 (see *SPENCER*, page 3)

Lenders

The SBA has posted the latest Standard Operating Procedure 5010.5(D) on our web site.

[Download your PDF copy directly](#), and call our Lender Relations Specialists for more details.

Mike Niehaus (402) 221-7210
 Deb Wilson (402) 221-7222
 Suzanne Stearman (402) 221-7208
 Mike Marsh (402) 221-7216

We're standing by to help you get that approval for your SBA guarantee.

Rural Lender Advantage is for You

Streamlined, simpler, and more user friendly 7(a) process for small loans (\$350,000 or less) for small lenders.

One page application (two sided) for very small loans with key, but limited additional information required for loans above \$50,000

SBA guarantees 85 percent of loans of \$150,000 or less and 75 percent of loans greater than \$150,000

Expedited SBA processing with routine loans processed within 3-5 days.

Call (402) 221-4691 for details.

SBA AND RURAL BUSINESS SUCCESS

By Region VII Administrator Pat Brown-Dixon

Rural small businesses are critical to America's economy. Rural communities support our food and energy production, scientific research and safeguard our natural resources. The U.S. Small Business Administration has made a commitment to help rural businesses continue to innovate and create jobs.

Outside high traffic areas, small businesses sometimes need our help to blossom. Take Fat Brain Toy Company, in Elkhorn, Nebraska - where thousands of children's ideas and adventures are hatched (see the [September edition](#) of *It's Your Business*).

Fat Brain Toys develops and sells games and toys that challenge kids. About eight years ago, Mark Carson's 10 year old son, Adam, got a magnetic building toy set for his birthday. Armed with some birthday cash, Adam hopped on the internet to find a larger set. Soon frustrated, he turned to his father, a web developer by trade, with an idea: why don't we create a place where we can sell this toy?

The company's first holiday season was treated as a family hobby; they all pitched in to ship toys from the basement. But a few months later Carson and his wife, Karen, attended a New

York toy fair. Struck by the clear difference between specialty and mass-produced toys and knowing consumers would never see specialty toys in stores, they became determined to build an easy-access online website. Seeking a seasonal line of credit for inventory purchases in time for the 2005 holiday season, Fat Brain Toys received SBA-backed financing through Pinnacle Bank of Omaha. That boost allowed them to reach the next level.

In 2006, Fat Brain began developing and testing its own line of educational toys - today sold in the Smithsonian and New York's Metropolitan Museum gift shops, as well as high-end toy retailers. Since the loan, full-time staff has more than doubled; part-time workers have increased from 12 to 20. The company moved to a strip mall warehouse in Elkhorn and opened a storefront in Omaha; a print catalog compliments its online presence, where it receives most toy orders for children in the U.S. and beyond.



**Region VII Administrator
Pat Brown-Dixon**

This year the President established a White House Rural Council with one goal of accelerating rural economic growth. A recent council report highlights the SBA's key accomplishments to date. Last year, the SBA helped put nearly \$3 billion into the hands of 10,000 rural small business owners and mentored or trained over 1

million people through SBA's vast network of Small Business Development Centers, Women Business Centers, and SCORE chapters. But the SBA has been tasked to do more.

The SBA recently announced a commitment to drive \$350 million of investment capital through existing Small Business Investment Companies into rural small businesses over the next five years. Additionally, the SBA and USDA will launch a series of Rural Private Equity and Venture Capital conferences to connect investors with rural small businesses ready to grow.

The SBA knows that America's ideas are everywhere. Wherever you reside, I encourage you to contact us through www.sba.gov or the Nebraska District Office with your idea.

DON'T MISS OUT ON OMAHA'S PREMIER NETWORKING EVENT

Join other Omaha small businesses and area lenders at Omaha's Small Business Empowerment Breakfast.

The next event is scheduled for Oct. 14 from 7-8:30 a.m. at the Regency Lodge, 909 South 107th Avenue, Omaha. The cost is \$15 per person, which includes a full buffet breakfast.

Please register in advance [online](#), and make checks payable to Regency Lodge.

The Empowerment Breakfast is simple and effective. Each month, four businesses introduce their services and products in a

**omaha
empowerment
breakfast**

three-minute presentation. If you wish to be a presenter, please call Barb Foster at 221-7212.

During this event, everyone attending is introduced, so bring your business cards, make some contacts, and have some fun!

(from SPENCER, page 1)
years afterward, that's where it stayed.

As Spencer continued to find jobs renovating historic homes in the area, and customers who demanded materials which preserved the appearance of days gone by, he reached back to his invention to offer it on a particular task. His customer was delighted with the results; the next job asked for building his custom windows for a 50-unit apartment building.

Owners of classic homes passionately sought to retain their home's original windows, but they often leaked, and a single pane of glass did little to insulate against a winter's chill. Spencer's design kept the classic character adorning these houses yet offered solid insulation and ease to switch storm windows and screens. From the outside, the work looks just like a traditional storm window – all the

mechanics are concealed.

"A few more people I did restoration work for told me they wanted those windows, too," Spencer said. "So I said to myself, 'there might be a future in this.'"

The timing was perfect for SpencerWorks. As customers across the country were put off by lowered standards in modern housing construction, the value of older homes rose, especially "since they look that much more impressive. These homes and the way they were built are irreplaceable."

So he found a niche market with his wooden storm windows. Time to find out if further fortune favored the bold.

Spencer was flipping through a magazine one day and discovered a trade show in Philadelphia where vendors offered the latest in archetypal designs. So he made plans to travel across the country – then picked up

the phone to chat up the editor of the magazine.

"I met with them at the show," Spencer added. "I showed them my design and asked them if they had seen anything like this before, and would their readers be interested in learning more?"

The answer: They hadn't, and they would be. A month and a half later, Spencer opened the latest edition to find that the editor had put a picture of his wooden window design in their new products section along with a couple of paragraphs in explanation.

Just like that, the endorsement from the magazine propelled Spencer into a national market. He got a patent on his design and a stamp of approval from the American Architectural Manufacturers Association, and became a regular at traditional-builder trade shows, and built a network of architects and builders who
(see SPENCER, page 4)

SBA 504 Loans Hit Record Low Interest Rates

If you have considered taking advantage of the SBA 504 loan program on your real estate or heavy equipment purchase, **now is the time to do it.**

Interest rates on a 20-year and 10-year loan are now the lowest since the beginning of the program in 1981, making it more affordable than ever for small business owners to invest in commercial real estate and long term capital assets.

Here's how the 504 program works: the lender puts up 50% of the funding and gets first lien position, you put 10% down, and the SBA finances the rest of deal — at a low **4.7** percent for 20 year projects, and **3.77** percent for 10 years.

One business that capitalized on 504 financing through NEDCO in September was Beacom Family Health Connection, LLC. Dr. Matthew Beacom has operated as a physician in Fremont since 2001. With help from NEDCO and the 504 Loan Program Dr. Beacom recently purchased and renovated a 2,400 sq. ft. building at 1625 East Military in Fremont. Dr. Beacom created a system producing consistent high quality care, genuine physician-patient relationships, and unmatched customer service

"NEDCO provided the necessary assistance to pursue my dream of owning my own practice," said Dr. Matthew Beacom. "I'm now able to provide old fashioned values using new equipment and facilities with the help of the SBA start up."

For more information, call NEDCO at (402) 483-4600.

Lincoln's Community Development Resources also offers 504 financing. Call (402) 436-2386 for details.



Luke and Seth Flowerday assemble a specially-designed window in SpencerWorks old work shop building, where the two have worked for the Lincoln-based firm for the past five years. The company received an SBA-backed loan to update a larger building and bring it up to code.

"I couldn't find a wood frame with the storm window and screen combination, so I went to my workshop, designed one myself and came up with a prototype that worked." If the story ended there, it still would be a nice tale of ingenuity.

Does your business or group want to learn more about SBA's loan programs and our resource partners?

Call us today at (402) 221-7211 to schedule a speaker at your next event.

Our exciting one-hour presentation will set you on the road to leveraging SBA-backed financing and government contracting opportunities to business success and economic growth in your community.

WINDOW FIRM GETS HELP WITH FINANCING

(from SPENCER, page 4)
would rely on his windows for their clients. One such project completed two years ago was with the Museum of Nebraska Art in Kearney. Other jobs include a historical building in Kansas, and the company has done work from Oregon to Denver, across the Midwest and the eastern seaboard.

Eventually the business outgrew the shabby old metal building in Lincoln the company used as a shop; with the landlord only offering a month to month lease, he turned to Lee Anderbery, senior vice president at Heartland Community Bank in nearby Benet. The lender financed Spencer's purchase of a larger shop in Dec. 2010 which more than doubled his previous space.

"When he first started out," Anderbery said of SpencerWorks, "he was trying to keep the overhead as low as he possibly could, and consequently was working in very cramped quarters. You can only do that for so long before you need to give yourself some elbow room."

The building needed a new sprinkler system, a three-phase electrical system and Spencer wanted to make energy efficient improvements such as thicker insulation to bring it up to

code and save money in the long run, but that asked for a further amount Anderbery admitted his bank's loan committee was uncomfortable approving without an SBA guarantee.

While the locally-owned bank had made 16 SBA-backed loans over the past 15 years, they had only made one in 2009 and another in 2010 before the deal for SpencerWorks.

Anderbery leaned on the advice from Suzanne Stearman, a lender relations specialist at the Nebraska District Office.

"It's nice to have someone hold your hand and walk you through the process," Anderbery said. "After we got the approval, I went back to her to answer a few questions when it came to closing. If I didn't have her support, I'd be in a world of hurt."

Stearman also led him through a potentially thorny eligibility issue: Spencer had set up a company — JMS Rentals, a passive-income company — which would own the property and lease it back to SpencerWorks. That was solved with Stearman's quick suggestion: make the loan to both entities.

The bank was approved Aug. 1 for an SBA Express loan for \$73,200.

Stearman also made a face-to-face visit to Heartland for a lesson in E-Tran to set them up to submit future applications electronically.

"This deal helps stretch out some short-term debt into a longer amortization, frees up some working capital and the deal has a pretty good interest rate on it," Anderbery said.

Just in time for the fall, which Spencer said is his busiest time of the year. Currently, SpencerWorks is working on a building at the Herbert Hoover National Park in West Branch, Ia., and has been named to work on another structure in the village, work which may begin this fall.

"It's not just about building the windows," Spencer said, "it's about solving a problem. I kind of enjoy that."

SpencerWorks, with two employees in addition to Spencer himself, has seen steady growth, with revenues of \$250,000 last year and as much as \$275,000 this year, "and that's in spite of the downturn economically."

Still, that's not bad business. And a whole lot less frustrating than climbing up and down a ladder every few months to swap out windows.

TAKE THE MYSTERY OUT OF THE SBA LOAN PROCESS—FOR VETERANS

The SBA's Nebraska District Office and the Nebraska Business Development Center will host an exciting and informative seminar which will help guide developing a successful business, and how to leverage federal contracting opportunities available to veterans.

This seminar is scheduled for **October 12** from **6-8 p.m.** at the Airman and Family Readiness Center, Room 206, Bldg. 323C, Offutt Air Force Base. Make your reservation now by calling the A&FRC at (402) 294-4329 or (402) 294-5995.

Many military members, especially retirees, are in a position to use the experience and training gained while in uniform to start a successful small business. Veteran business success rates are higher than other demographic groups. The federal government alone did \$20B in business with veteran owned businesses in 2009. Even with these advantages, for many the idea of being in business for themselves seems daunting.

Find out how to get free business advice from local organizations, the basics on writing a business plan, and start learning how to take advantage of federal government contracting opportunities open to veteran-owned businesses. Also, we discuss how to tackle the thorny issue of financing startups to include SBA loan programs geared for veterans and other small business needs.

You will need to provide a DoD, military or dependent ID card to gain access to Offutt AFB.

BUSINESS PLAN BOOTCAMP

Learn how to evaluate your idea and get it ready for the marketplace, find out financing options, leverage the latest marketing strategies and sell your goods and services to the federal government. The Business Plan Bootcamp is set for October 15, 8 a.m. to 3 p.m., Continuing Education Center, Southeast Community College, 301 South 68th Street, Lincoln. Register in advance by emailing [Portland.Oehmke](mailto:Portland.Oehmke@nebraska.gov) or calling (402) 554-6629.



NOVEMBER 4

Noon – 3 pm

LOCATION

Mammel Hall, Room 113
University of Nebraska at
Omaha, 6708 Pine Street

REGISTER

It's **FREE**, but you are
required to register.

Register online at
nbdc.unomaha.edu/GSA

**FOR MORE
INFORMATION
402-554-6253**

In the race to win government contracts, a GSA Schedule holder has the edge.

Becoming a GSA Schedule contractor was an important step, but it does not automatically make the sale. You need a plan to leverage the power of the GSA Schedule through effective marketing strategies. In this workshop, you will learn how to use your advantage as a GSA Schedule contractor to achieve your sales goals. You will learn:

- ✓ How to compete with a pool of existing contractors on the Schedule
- ✓ The best use of marketing materials (business cards, website, brochures, etc.) to promote your GSA Schedule
- ✓ How to identify your potential customer base for your GSA Schedule marketing
- ✓ Where to find and make contact with agencies with potential awards
- ✓ How to open doors at military bases in your marketing area, find the right contact person and communicate appropriately with base personnel

Who should attend

This workshop is recommended for vendors that are GSA Schedule contractors and are ready to actively market their products/services to agencies, as well as businesses interested in pursuing a GSA Schedules contract.

Workshop leaders

Jerry Johnson, U.S. General Services Administration, is a customer service director in the Customer Accounts and Research Department. His current assignment is the State of Nebraska. Johnson worked for the federal government for ten years as a procurement specialist in Denver Colorado, Ramstein AFB Germany and Kansas City Missouri.

Jim Ogden, U.S. General Services Administration, is the acting director of the Business and Support Services Division and currently oversees the Heartland Region's Office of Small Business Utilization. In 2004, Ogden was deputy regional administrator of GSA, where he oversaw operations of the Federal Acquisition Service (FAS) and the Public Buildings Service (PBS).



Don't miss this free workshop:

**"Experts Discuss: Learn
About the Government As
Your Customer"**

**Winning Federal Contracts
for Your Small Business**

October 20

8-10:00 a.m.

**SBA Nebraska District Office
& SCORE**

10675 Bedford Avenue, Suite
100, Omaha

Speakers include
representatives from:

- SBA Office of Government Contracting
- SBA Office of Business Opportunity
- NBDC Procurement Technical Assistance Center
- In cooperation with
- 55th Contracting Squadron, Offutt Air Force Base
- U.S. Army Corps of Engineers, Omaha District

To register:

Call: [Kathleen Piper](tel:4022217205) (402) 221-7205 or [Michael Foutch](tel:4022217211) at (402) 221-7211

Learn: Is this market for you?

An overview of selling to Local, State and Federal government

What to do: Registration on [Central Contractor Registration](http://CentralContractorRegistration.gov).

**Where and how to find
bidding opportunities on the
Internet:** Learn about [Federal Business Opportunities](http://FederalBusinessOpportunities.gov).

**U.S. Small Business
Administration certifications:**
HUBZone and 8(a) Business
Development.

Coffee provided.



Looking to start a business? Make visiting
your local [SCORE chapter](http://SCOREchapter.org) your first step.

Nebraska gets \$310K for trade, export promotion

The SBA is providing \$30 million in grants to states across the country, including \$310,860 to Nebraska, to help increase exporting by small businesses during the next 12 months.

The grants were authorized by the Small Business Jobs Act of 2010, under the State Trade and Export Promotion Program (STEP). This effort calls for doubling U.S. exports in five years – and in so doing, supporting two million jobs. The program provides federal government funding for 65 to 75 percent of program costs, with states supplying the remainder.

“Strengthening the nation’s economy through a substantial increase of U.S. exports is a top priority for the Administration and the agency,” said SBA Administrator Karen Mills. “This is a unique partnership between the federal government and the states. Sharing responsibilities and resources will help new small exporters across the country enter and succeed in the global market.”

The funding will support participation in foreign trade missions, foreign market sales trips, subscriptions to services provided by the Department of Commerce, website translations fees, design of international marketing media, trade show exhibitions, participation in training workshops, and other critical export initiatives.

Small businesses seeking assistance under the STEP program should contact the organizations serving the states in which they are located. A list of these organizations [is available online](#).

TWO NEBRASKA NON-PROFITS WIN PRIME GRANTS

GROW Nebraska and the Nebraska Enterprise Fund each have been awarded an option-year Program for Investment in Microentrepreneurs Act (PRIME) grant for \$50,250 by the SBA.

According to GROW Nebraska founder and CEO Janelle Anderson Ehrke, her organization will use the grant funds to continue training for low-income entrepreneurs and offer them scholarships which will cover the group’s membership fees.

Glenn McClure, program director for the Nebraska Enterprise Fund, said the grant will boost the effective reach of their program, and allow them to connect with programs throughout the state to fill in the gaps where microenterprise needs to be served, including an effort to underserved markets in the Omaha area.

GROW Nebraska is a non-profit organization, whose

mission is focused on creating sustainable economic development, supporting entrepreneurs and small businesses through promotion, access to markets and education. Since the start of the Nebraska Microenterprise Development Act, GROW Nebraska has helped create and retain over 2,200 jobs. Currently GROW Nebraska has more than 300 members and offers 20 business building services.

The Nebraska Enterprise Fund provides important support to programs that provide training or loan services to microenterprise businesses as they grow and develop, and has created various small business and microenterprise loan products to work directly with businesses and financial institutions in filling financing gaps.

Grants under the PRIME program have been awarded to 100 nonprofit

organizations from 44 states and the District of Columbia. These grants are used for business-based training and technical assistance to low-income and very low-income entrepreneurs to help them start, operate, or grow a small business.

“In the midst of the economic downturn the country has been experiencing, SBA’s PRIME grants are an increasingly important tool in our toolbox to help small businesses,” said SBA Administrator Karen G. Mills. “With these grants to nonprofit organizations, more entrepreneurs will have access to the training and technical assistance they need to have their businesses grow, succeed, create jobs and promote stronger local economies.”

The grants across the country ranged up to \$227,500 and required a 50 percent match by each recipient organization.

LOAN VOLUME UP MORE THAN 9 PERCENT OVER LAST YEAR

(from YEAR, page 1)
year compared to last, SBA financing to small businesses in Congressional District 1, centered in Lincoln, and including Norfolk, Fremont, Beatrice and Nebraska City, rose 3.6 percent over last year. Loan volume in the area also was up, 6.25 percent.

Loan volume in Congressional District 2, which covers Omaha and parts of Sarpy County, was up a remarkable 21 percent.

These overall gains across the state are notable in light of expiration in late December of certain provisions of the Jobs Act, which provided funding for higher loan guarantees for lenders and lower fees for borrowers on SBA-backed small business loans.

Omaha’s Centris Federal Credit Union, the SBA’s nationwide Rural/Community Lender of the Year for 2011, made 43 loans, more than any other lender in the state, for \$3 million in volume. The top volume lender, Wells Fargo, made 38 loans for \$20.7 million for Nebraska’s small businesses, an increase of \$6 million over last year.

The SBA’s 504 loan program, designed for large equipment and real estate financing to generate economic growth, enjoyed another successful year, with 53 loans for \$28 million going to Nebraska businesses; the latter figure jumped \$5 million from last year.

SBA guaranteed loans are attractive to lenders because the SBA provides some cushion for their risks.

Lenders can provide SBA guaranteed loans for all business needs but typically turn to SBA for new businesses or businesses with less collateral and smaller equity injections typically required for conventional loans.

SBA-backed loans represent only a small fraction of small business lending overall, but these loans are closely monitored as an indicator of banks’ willingness to lend to Main Street companies.

While banks nationwide have been hesitant to lend to small businesses, unwilling to take on any risk during the downturn and small businesses themselves have been holding off on taking on more debt, the numbers paint a better picture for Nebraska.

CONGRATULATIONS TO OUR RECENT LOAN APPROVALS (August 30 to September 31)

Approval Date	Major Program	City	Original Gross Amount	Lender Name	Jobs created	Delivery Method
8/31/2011	7A	OMAHA	250000	FIRST NATIONAL BANK OF OMAHA	0	Other 7(a)
8/31/2011	504	Lincoln	773000	NEBRASKA ECONOMIC DEVEL CORP	14	504
8/31/2011	7A	GRETNA	102000	CENTRIS FCU	7	Patriot Express
9/2/2011	7A	LINCOLN	252000	NEBRASKA BANK OF COMMERCE	2	PLP
9/6/2011	7A	LINCOLN	564600	GREAT WESTERN BANK	0	PLP
9/6/2011	7A	BELLEVUE	36800	WELLS FARGO BANK NATL ASSOC	1	SBA Express
9/8/2011	7A	OMAHA	25000	UNION BANK AND TRUST COMPANY	12	SBA Express
9/8/2011	7A	OMAHA	140000	UNION BANK AND TRUST COMPANY	12	Other 7(a)
9/9/2011	7A	LINCOLN	200000	FRONTIER BANK	5	SBA Express
9/9/2011	7A	North platte	1130000	PREMIER COMM. BANK NATL ASSOC	0	PLP
9/13/2011	504	Omaha	374000	SIOUXLAND ECONOMIC DEVEL CORP	22	504
9/14/2011	504	Tekamah	476000	NEBRASKA ECONOMIC DEVEL CORP	0	504
9/14/2011	7A	Omaha	135000	SECURITY STATE BANK	0	RLA
9/15/2011	7A	OMAHA	60000	FIRST NATIONAL BANK OF OMAHA	0	SBA Express
9/15/2011	7A	Lincoln	485000	UNION BANK AND TRUST COMPANY	0	Other 7(a)
9/16/2011	7A	LINCOLN	48000	UNION BANK AND TRUST COMPANY	2	Other 7(a)
9/20/2011	7A	Omaha	706000	LIVE OAK BANKING COMPANY	0	PLP
9/20/2011	504	Grand island	615000	NEBRASKA ECONOMIC DEVEL CORP	0	504
9/20/2011	7A	Ogallala	30600	BANK OF KEYSTONE	0	SBA Express
9/20/2011	7A	La Vista	310000	TREYNOR STATE BANK	0	Other 7(a)
9/21/2011	504	Omaha	591000	NEBRASKA ECONOMIC DEVEL CORP	0	504
9/21/2011	7A	Lincoln	321300	WELLS FARGO BANK NATL ASSOC	2	Other 7(a)
9/22/2011	7A	OMAHA	500000	FIRST STATE BANK	10	SBA Express
9/22/2011	7A	Omaha	73000	FOUNDATION FIRST BANK	0	Other 7(a)
9/22/2011	504	Lincoln	605000	NEBRASKA ECONOMIC DEVEL CORP	10	504
9/22/2011	7A	Bellevue	456000	WELLS FARGO BANK NATL ASSOC	2	Other 7(a)
9/23/2011	7A	Omaha	100000	SECURITY STATE BANK	25	SBA Express
9/23/2011	7A	Holdrege	1100000	LIVE OAK BANKING COMPANY	2	PLP
9/23/2011	7A	Holdrege	1100000	LIVE OAK BANKING COMPANY	2	PLP
9/23/2011	7A	Omaha	100000	NORTHWEST BANK	0	SBA Express
9/24/2011	7A	BEATRICE	50000	FIRST STATE BANK	4	SBA Express
9/24/2011	7A	BEATRICE	426600	FIRST STATE BANK	4	SBA Express
9/26/2011	7A	GRAND ISLAND	510000	PLATTE VALLEY ST. BK & TR CO	6	SBA Express
9/26/2011	7A	LINCOLN	150000	FIRST STATE BANK	0	SBA Express
9/28/2011	7A	Greenwood	75000	WEST GATE BANK	2	SBA Express
9/28/2011	7A	CHADRON	20000	FIRST NATIONAL BANK	2	SBA Express
9/28/2011	7A	OMAHA	30000	FIRST NATIONAL BANK OF OMAHA	0	SBA Express
9/28/2011	7A	LINCOLN	330000	GREAT WESTERN BANK	9	PLP
9/30/2011	7A	Bancroft	2196500	FIRST COMMUNITY BANK	1	Other 7(a)